

FORM B1 United States Bankruptcy Court Western District of New York Voluntary Petition		CONNOR, BUFFY ANN Name of Debtor (if individual, enter Last, First, Middle): All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): 671 CANAL DRIVE EAST Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Macedon, NY 14502 County of Residence or of the Principal Place of Business: Wayne County of Residence or of the Principal Place of Business: P.O. BOX 157 Macedon, NY 14502 Venue (Check any applicable box): Information Regarding the Debtor (Check the Applicable Boxes) Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) Retailer Corporation Stockbroker Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Partnership Commodity Broker Chapter 11 Chapter 12 Other Clearing Bank Sec. 304 - Case ancillary to foreign proceeding Full Filing Fee (Check one box) Consumer/Non-Business Business Chapter 11 Small Business (Check all boxes that apply) Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fees except in installments. Rule 1006(b). See Official Form No. 3. Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and expects to be considered a small business under 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) This Space for Court Use Only Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that funds will be available for distribution to unsecured creditors. Estimated Assets \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1,000,000 \$1,000,001 to \$10,000,001 to \$10,000,001 to \$50 million \$50 million to \$100 million \$100 million to More than \$100 million Estimated Debts \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1,000,001 to \$1,000,001 to \$10,000,001 to \$10,000,001 to \$50 million \$50 million to \$100 million \$100 million to More than \$100 million	
FILED MAR -4 AM 9:51 UNITED STATES BANKRUPTCY COURT NEW YORK - ROCHESTER			

NAME OF SCHEDULE	ATTACHED NO. OF SHEETS (YES/NO)	ASSETS	LIABILITIES	OTHER	AMOUNTS SCHEDULED
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	10,805.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1			3,766.49
E - Creditors Holding Unsecured Priority Claims	Yes	1			0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2			30,979.13
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtors(s)	Yes	1			1,769.00
J - Current Expenses of Individual Debtors(s)	Yes	1			1,853.00
Total Number of Sheets of ALL Schedules			13		
Total Assets		10,805.00			
Total Liabilities			34,745.62		

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

SUMMARY OF SCHEDULES

Chapter 7

Debtors

Case No. _____

In re BUFFY ANN CONNOR

Page _____

United States Bankruptcy Court
Western District of New York

Total >	0.00	(Total of this page)
Sub-Total >	0.00	

None

Description and Location of Property	Current Market Value of Debtor's Interest in Property	Interest of Debtor's Wife, Joint, or Deceased Spouse, without Secured Claim	Community Interest in Property	Amount of Secured Claim
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Claimed as Example.

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity leases.

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

Do not include interests in executory contracts and unexpired leases on this schedule. If the debtor holds no interest in real property, write "None" under "Description and Location of Property." If the debtor is married, wife, or joint, or Community Interest. If the debtor holds no interest in real property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community Interest." If the debtor is single whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column the debtor's own benefit. If the debtor has a life estate, include any property in which the debtor holds rights and powers exercisable for contingent, community property, or in which the debtor has any legal, equitable, or future interest, including all property owned as a

SCHEDULE A. REAL PROPERTY

Debtor

Case No. _____

In re **BUFFY ANN CONNOR**

(Total of this page)

2,005.00

Type of Property	Description and Location of Property	Value of Property	Current Market Value in Property	Cash on hand	2.
Husband, Wife, or Joint, or Debtor's Interest in Property, Community	Checking Account M&T BANK ACCOOUNT #9833614846	40.00	20.00	Cash on hand	1.
Accounts in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Security deposits with public utilities, telephone companies, landlords, and others.	1,500.00	BOOKS INCLUDING TV, VCR, DVD, BED, DRESSER, TABLE AND CHAIRS, ENDTABLE, LAMPS, MICROWAVE HOUSEHOLD GOODS AND FURNISHINGS	W	4.
Household goods and furnishings, including audio, video, and computer equipment.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	20.00	BOOKS CLOTHING COSTUME JEWELRY FURS AND JEWELRY.	W	7.
Wearing apparel.	Firearms and sports, photograpic, and other hobby equipment.	400.00	WEARING APPAREL FIREARMS AND SPORTS, PHOTOGRAPHIC, AND OTHER HOBBY EQUIPMENT.	W	8.
Interests in insurance policies.	Name insurance company of each policy and list value of each.	25.00	COSTUME JEWELRY FURS AND JEWELRY. INTERESTS IN INSURANCE POLICIES.	W	9.

SCHEDULE B. PERSONAL PROPERTY

Debtors

Case No. -

BUFFY ANN CONNOR

In re

Sheet 1 of 2 continuation sheets attached
to the Schedule of Personal Property

0.00

(Total of this page)
Sub-Total <

Type of Property	Description and Location of Property	Debtors' Interest in Property	Wife, or Joint, or Without Deducting Any Community	Case No.	Amnutes. Itemize and name each (Continuation Sheet)
Current Market Value of Husband, Wife and Debtor's Interest in Property	Debtors' Interest in Property	Joint, or Without Deducting Any Community	E	N	10. Amnutes. Itemize and name each Issue.
Other Penalties or Profit Sharing Plans. Itemize.	Debtors' Interest in Incorporated Businesses. Itemize.	X	X	11. Interests in IRA, ERISA, Keogh, or 401(k) Plans. Itemize.	11. Interests in IRA, ERISA, Keogh, or 401(k) Plans. Itemize.
Stock and Interests in Incorporated Businesses. Itemize.	Stock and Interests in Incorporated Businesses. Itemize.	X	X	12. Stock and Interests in Incorporated Businesses. Itemize.	12. Stock and Interests in Incorporated Businesses. Itemize.
Nonnegotiable Instruments. Particulars.	Alimony, Maintenance, Support, and Property Settlements to Which the Debtor Is or May Be Entitled. Give Particulars.	X	X	16. Alimony, Maintenance, Support, and Property Settlements to Which the Debtor Is or May Be Entitled. Give Particulars.	16. Alimony, Maintenance, Support, and Property Settlements to Which the Debtor Is or May Be Entitled. Give Particulars.
Equitable or Future Interests, Life Insurance, and Rights or Powers Estates, and Rights or Powers Exercisable for the Benefit of the Debtor Other Than Those Listed in Schedule of Real Property.	Equitable or Future Interests, Life Insurance, and Rights or Powers Estates, and Rights or Powers Exercisable for the Benefit of the Debtor Other Than Those Listed in Schedule of Real Property.	X	X	18. Equitable or Future Interests, Life Insurance, and Rights or Powers Estates, and Rights or Powers Exercisable for the Benefit of the Debtor Other Than Those Listed in Schedule of Real Property.	18. Equitable or Future Interests, Life Insurance, and Rights or Powers Estates, and Rights or Powers Exercisable for the Benefit of the Debtor Other Than Those Listed in Schedule of Real Property.
Other Liquidated Debts Owning Debtor Including Tax Refunds. Give Particulars.	Other Liquidated Debts Owning Debtor Including Tax Refunds. Give Particulars.	X	X	17. Other Liquidated Debts Owning Debtor Including Tax Refunds. Give Particulars.	17. Other Liquidated Debts Owning Debtor Including Tax Refunds. Give Particulars.
Accounts Receivable.	Accounts Receivable.	X	X	15. Accounts Receivable.	15. Accounts Receivable.
Government and Corporate Bonds And Other Negotiable and Nonnegotiable Instruments.	Government and Corporate Bonds And Other Negotiable and Nonnegotiable Instruments.	X	X	14. Government and Corporate Bonds And Other Negotiable and Nonnegotiable Instruments.	14. Government and Corporate Bonds And Other Negotiable and Nonnegotiable Instruments.
Alimony, Maintenance, Support, and Property Settlements to Which the Debtor Is or May Be Entitled. Give Particulars.	Alimony, Maintenance, Support, and Property Settlements to Which the Debtor Is or May Be Entitled. Give Particulars.	X	X	16. Alimony, Maintenance, Support, and Property Settlements to Which the Debtor Is or May Be Entitled. Give Particulars.	16. Alimony, Maintenance, Support, and Property Settlements to Which the Debtor Is or May Be Entitled. Give Particulars.
Equitable or Future Interests, Life Insurance, and Rights or Powers Estates, and Rights or Powers Exercisable for the Benefit of the Debtor Other Than Those Listed in Schedule of Real Property.	Equitable or Future Interests, Life Insurance, and Rights or Powers Estates, and Rights or Powers Exercisable for the Benefit of the Debtor Other Than Those Listed in Schedule of Real Property.	X	X	18. Equitable or Future Interests, Life Insurance, and Rights or Powers Estates, and Rights or Powers Exercisable for the Benefit of the Debtor Other Than Those Listed in Schedule of Real Property.	18. Equitable or Future Interests, Life Insurance, and Rights or Powers Estates, and Rights or Powers Exercisable for the Benefit of the Debtor Other Than Those Listed in Schedule of Real Property.
Other Benefits of a Decedent, Benefit Plan, Life Insurance Policy, or Trust.	Other Benefits of a Decedent, Benefit Plan, Life Insurance Policy, or Trust.	X	X	19. Contingent and Noncontingent Interests in Estate of a Decedent, Benefit Plan, Life Insurance Policy, or Trust.	19. Contingent and Noncontingent Interests in Estate of a Decedent, Benefit Plan, Life Insurance Policy, or Trust.

SCHEDULE B. PERSONAL PROPERTY

Debtor

Case No. _____

In re **BUFFY ANN CONNOR**

Type of Property	Description and Location of Property	Debtors' Interest in Property Without Deducting Any Joint, or Wife,	Current Market Value of Husband, Debtor, or Community Secured Claim or Exemption Claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	21. Patents, copyrights, and other intellectual property. Give particulars.	22. Licenses, franchises, and other general intangibles. Give particulars.	23. Automobiles, trucks, trailers, and other vehicles and accessories. Give estimated value of each.	24. Boats, motors, and accessories. X	25. Aircraft and accessories. X	26. Office equipment, furnishings, and supplies. X	27. Machinery, fixtures, equipment, and supplies used in business. X	28. Inventory. X	29. Animals. X	30. Crops - growing or harvested. Give particulars. X	31. Farming equipment and implements. X	32. Farm supplies, chemicals, and feed. X	33. Other personal property of any kind not already listed. X
2000 NISSAN XTERRA XE SPORT UTILITY 4D 63,000 MILES GOOD/FAIR CONDITION W	DUE TO ACCIDENT ON 6/03) (VEHICLE NEEDED \$11,149.10 OF REPAIRS	8,800.00															

(Continuation Sheet)

SCHEDULE B. PERSONAL PROPERTY

Debtors

Case No. _____

In re **BUFFY ANN CONNOR**

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT					
Debtor elects the exemptions to which debtor is entitled under:	Case No.	Debtor	Description of Property	Value of Exemption	Current Market Value of Property Without Exemption
<input checked="" type="checkbox"/> 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.			is exempt from process under applicable nonbankruptcy law. been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entity or joint tenant to the extent the interest is located in any other place under applicable nonbankruptcy law.		
<input type="checkbox"/> 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place under applicable nonbankruptcy law.					
CASH ON HAND	20.00	Debtor & Creditor Law § 283(2)	Debtors and Creditors of Deposits	40.00	ACCT BANK #9833614846
CHECKING ACCOUNTS, OR OTHER FINANCIAL ACCOUNTS, CERTIFICATES OF DEPOSITS	1,500.00	Debtor & Creditor Law § 283(2)	Household Goods and Furnishings	1,500.00	MICROWAVE
CLOTHING APPAREL	400.00	NYCPLR § 5205(a)(5)	Household Goods and Furnishings	400.00	INCLUDNG TV, VCR, DVD, BED, DRESSER, TABLE AND CHAIRS, ENDTABLE, LAMPS,
WEARING APPAREL	8,800.00	Debtor & Creditor Law § 282(1)	Automobiles, Trucks, Trailers, And Other Vehicles	2,400.00	GOODS/FAIR CONDITION
VEHICLE NEEDED \$11,149.10 OF REPAIRS DUE TO ACCIDENT ON 6/03)			2000 NISSAN XTERRA XE SPORT UTILITY 4D		VEHICLE NEEDED \$11,149.10 OF REPAIRS DUE TO ACCIDENT ON 6/03)

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

If any entity other than a spouse is listed on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community".

and the services and they, as providers of the services choose to do so, visit clients holding an IP address such as JudgeMath Inc., garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will fit on this page, use the continuation sheet provided.

Since the trustee, naming address, including zip code and state, will receive all the debts of deceased debtors, such as life insurance and the like, and may have to pay legal expenses to do so, it is best to keep the creditor's address on file.

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

Debtors

Case No. -

BUFFY ANN CONNOR

In re

0 continuation sheets attached

adjustment.

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of

of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9). Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors

 Commitments to Maintain the Capital of an Insured Depository Institution

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Taxes and Certain Other Debts Owed to Governmental Units

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Alimony, Maintenance, or Support

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 Deposits by Individuals

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Certain Farmers and Fishermen

Cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Contributions to Employee Benefit Plans

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 Wages, Salaries, and Commissions

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 Extensions of Credit in an involuntary case

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

 Checks this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column than one of these three columns. If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three "Unliquidated". If the claim is joint, place an "X" in the column labeled "Joint". If the claim is liquidated, place an "X" in the column labeled "Liquidated".

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Creditors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband", "Wife", "Joint", or "Community".

and the creditor and may be provided if the debtor chooses to do so. and last four digits of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee debtor, as of the date of the filing of the petition. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband", "Wife", "Joint", or "Community".

including zip code, and last four digits in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, unsecured claims entitled to priority should be listed in this schedule. Only holders of

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Debtors

Case No.

BUFFY ANN CONNOR

In re

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

the Summary of Schedules.
Report the total of all claims based on this schedule in the box labeled "Total" on the last sheet of the completed schedule; report this total also on

Unliquidated; if the claim is disputed, place an "X" in the column labeled "Disputed"; (you may need to place an "X" in more than one of these three columns.)

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is undisputed, place an "X" in the column labeled "Uncontested".

On the marital community maybe liable for each claim by placing in "H", "W", "J", or "C" in the column labeled "Husband Wife, both of them", or on the appropriate schedule of creditors, if a joint statement of a joint account is filed, state whether husband, wife, both of them, or on the marital community maybe liable on each claim by placing in "H", "W", "J", or "C" in the column labeled "Husband Wife, joint of Community".

Schedule D and E. If all creditors will not fit on this page, use the continuation sheet provided.

property of the debtor, as to the date of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor will be entitled to the debts or credits chosen to do so. Do not include claims listed in schedules D and E. If creditors have been provided with a copy of this case, use the continuation sheet provided.

SCHERBULE F. CREEBROS HOTLINE UNSECUREB NONPRIORITY CLAIMS

Debtors

Case No. -

BUFFY ANN GUNNOR

The

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Debtors

Case No. —

BUFFY ANN CONNOR

In re

Form B6F - Cont. (12/03)

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

Description of Contract or Lease and Nature of Debtor's Interest.	Name and Mailing Address, Including Zip Code,	State whether lease is for nonresidential real property.
Description of Other Parties to Lease or Contract		State contract number of any government contract.
<input checked="" type="checkbox"/> Check this box if debtor has no executory contracts or unexpired leases. <input type="checkbox"/> Check this box if debtor has executory contracts or unexpired leases.		

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No.	Debtor	In re
BUFFY ANN CONNOR		

0 continuation sheets attached to Schedule of Codebtors

	NAME AND ADDRESS OF CODEBTOR
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Check this box if debtor has no codebtors.

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

SCHEDULE H. CODEBTORS

Debtor

Case No. _____

In re **BUFFY ANN CONNOR**

of this document:

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following filing

DEBTOR AND SPOUSE			DEBTOR			SPOUSE		
DEPENDENTS OF DEBTOR AND SPOUSE			RELATIONSHIP			AGE		
Debtors' Marital Status:			None.					
The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.			DEPENDENTS OF DEBTOR AND SPOUSE					
EMPLOYMENT:			Occupation			Name of Employer		
SINGLE			SERVER			HOUЛИHAN'S RETAURANT		
DEBTOR			4 MONTHS			SECOND JOB-LODGE AT WOODCLIFFE		
SPOUSE			WOODCLIFFE DRIVE			How long employed 1 YEAR		
			ROCHESTER, NY 14692 PO BOX 22850			Address of Employer 10 SQUARE DRIVE Victor, NY 14564		
INCOME: (Estimate of average monthly income)			Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)			Estimated monthly overtime		
LESS PAYROLL DEDUCTIONS			\$ 293.00			\$ 885.00		
SUBTOTAL			\$ 0.00			\$ 0.00		
CURRENT MONTHLY GROSS WAGES, SALARY, AND COMMISSIONS (PRO RATE IF NOT PAID MONTHLY)			\$ 293.00			\$ 885.00		
LESS PAYROLL DEDUCTIONS			\$ 133.00			\$ 362.00		
SUBTOTAL OF PAYROLL DEDUCTIONS			\$ 0.00			\$ 0.00		
TOTAL NET MONTHLY TAKE HOME PAY			\$ 133.00			\$ 531.00		
REGULAR INCOME FROM OPERATION OF BUSINESS OR PROFESSION OR FARM (ATTACH DETAILED STATEMENT)			\$ 160.00			\$ 354.00		
INTEREST AND DIVIDENDS			\$ 0.00			\$ 0.00		
INCOME FROM REAL PROPERTY			\$ 0.00			\$ 0.00		
ALIMONY, MAINTENANCE OR SUPPORT PAYABLE TO THE DEBTOR FOR THE DEBTOR'S USE OR THAT OF DEPENDENTS LISTED ABOVE			\$ 445.00			\$ 810.00		
SOCIAL SECURITY OR OTHER GOVERNMENT ASSISTANCE			\$ 0.00			\$ 0.00		
PENSION OR RETIREMENT INCOME			\$ 0.00			\$ 0.00		
OTHER MONTHLY INCOME			\$ 0.00			\$ 0.00		
(SPECIFY) TIPS			\$ 605.00			\$ 1,769.00		
TOTAL COMBINED MONTHLY INCOME			\$ 1,164.00			\$ 1,769.00		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Case No.	Debtors	In re	BUFFY ANN CONNOR
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(interval)

- A. Total projected monthly income
- B. Total projected monthly expenses
- C. Excess income ($A - B$)
- D. Total amount to be paid into plan each . . .

[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

[λ]

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenses if a box is checked here.

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Debtors

Case No. -

BUFFY ANN CONNOR

ln re

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.*

Date 3/1/04 Debtor BUFFY ANN CONNOR Signature Buffy Ann Connor Signature Date 3/1/04 Debtor BUFFY ANN CONNOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 14 sheets [*Total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

DECLARATION CONCERNING DEBTOR'S SCHEDULES

In re	<u>BUFFY ANN CONNOR</u>
Case No.	<u>7</u>
Debtors(s)	<u>Debtor(s)</u>
Chapter	<u>Chapter</u>
Case No.	<u>Case No.</u>
Western District of New York	<u>Western District of New York</u>
United States Bankruptcy Court	<u>United States Bankruptcy Court</u>

AMOUNT	SOURCE
\$4,180.00	2002 INCOME
\$17,205.04	2003 INCOME
\$3,950.08	2004 YEAR TO DATE INCOME SOURCE (if more than one)
	AMOUNT
	2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Each spouse separately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a fiscal year is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year. If a fiscal year is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; and any managing agent of the debtor.

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is a sole proprietor or self-employed. Other than a limited partner, of a partner, or an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation, a partner, and any other relative of which the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any business for the purpose of this form if the debtor is not a sole proprietor or self-employed, or owner of 5 percent or more of the voting or equity securities of such a corporation, or any corporation of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of such a corporation; and any managing agent of the debtor.

DEFINITIONS

Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, or family member, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

STATEMENT OF FINANCIAL AFFAIRS

Case No.	Debtors(s)	Chapter
7	BUFFY ANN CONNOR	

United States Bankruptcy Court
Western District of New York

(12/03)
Form 7

NAME AND ADDRESS OF CREDITOR OR SELLER
CHARTER ONE AUTO FINANCE
228 E. MAIN STREET, SUITE 300
Rochester, NY 14604

DATE OF REPOSSESSION,
FORCLOSURE SALE,
DESCRIPTION AND VALUE OF
PROPERTY
1998 FORD E250
REPOSESSED
VALUE=\$10,277

spouses are separated and a joint petition is not filed.)
or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the
returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or
repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or
List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or
None

5. Repossessions, foreclosures and returns

NAME AND ADDRESS OF PERSON FOR WHOSE
DESCRIPTION AND VALUE OF
PROPERTY
DATE OF SEIZURE
BENEFIT PROPERTY WAS SEIZED

■ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately
preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning
property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not
filed.)
None

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
COURT OR AGENCY
STATUS OR
DISCOVER CARD SERVICES CONSUMER CREDIT
AND LOCATION
SUPREME COURT
PENDING
VS. BUFFY ANN CONNOR TRANSACTION COMPLAINT WAYNE COUNTY
STATE OF NEW YORK
INDEX NO. 54469/03
FILED 11/7/03

■ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of
this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses
whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None

4. Suits and administrative proceedings, executions, garnishments and attachments

NAME AND ADDRESS OF CREDITOR AND
RELATIONSHIP TO DEBTOR
AMOUNT STILL
AMOUNT PAID
Owing
DATE OF PAYMENT

■ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who
are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or
not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None

NAME AND ADDRESS
OF CREDITOR
WACHOVIA BANK, N.A.
P.O. BOX 5000
Winetka, NC 28590
AMOUNT STILL
AMOUNT PAID
Owing
DATES OF
PAYMENTS
\$1,203.00
12/03, 1/04, 2/04
\$3,766.49

■ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor,
made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13
must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint
petition is not filed.)
None

3. Payments to creditors

NAME AND ADDRESS
AMOUNT OF MONEY
DATE OF PAYMENT,
NAME OF PAYOR IF OTHER
OR DESCRIPTION AND VALUE
OF PROPERTY
1/5/04
\$751.00

John D. Wieser, Esq.
2350 North Forest Road
Suite 12-A
Getzville, NY 14068

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning the bankruptcy, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

9. Payments related to debt counseling or bankruptcy

DESCRIPTION AND VALUE
DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS
DATE OF LOSS
VEHICLE IN ACCIDENT (LOSS COVERED BY
INSURANCE)
6/03
2000 NISSAN X-TERA XE SPORT UTILITY 4D

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

NAME AND ADDRESS OF
RELATIONSHIP TO
DEBTOR, IF ANY
DATE OF GIFT
VALUE OF GIFT
PERSON OR ORGANIZATION
DESCRIPITION AND
DESCRIPITION AND VALUE
OF PROPERTY
DATE OF
CASE TITLE & NUMBER
NAME AND LOCATION
OF COURT
ORDER
DESCRIPITION AND VALUE OF
OF CUSTODIAN
NAME AND ADDRESS
OF ASSIGNEE
TERMS OF ASSIGNMENT OR SETTLEMENT
DATE OF
ASSIGNMENT
NAME AND ADDRESS OF ASSIGNEE
DESCRIBE ANY ASSIGNMENT OF PROPERTY FOR THE BENEFIT OF CREDITORS MADE WITHIN 120 DAYS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning gifts to family members aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by and usual gifts to family members aggregating the commencement of this case except ordinary gifts to charitable contributions made within one year immediately preceding the commencement of this case.)

7. Gifts

DESCRIBE ANY ASSIGNMENT OF PROPERTY FOR THE BENEFIT OF CREDITORS MADE WITHIN 120 DAYS IMMEDIATELY PRECEDING THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed.)

6. Assignments and receiverships

<p>10. Other transfers</p> <p>List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>11. Closed financial accounts</p> <p>List all financial accounts held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers of deposits and other instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>12. Safe deposit boxes</p> <p>List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year.</p> <p>13. Setoffs</p> <p>List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning spouses whether or not a joint petition is filed.)</p> <p>14. Property held for another person</p> <p>List all property owned by another person that the debtor holds or controls.</p> <p>15. Prior address of debtor</p> <p>If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during the period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.</p>	<p>NAME AND ADDRESS OF TRANSFEREE,</p> <p>RELATIONSHIP TO DEBTOR</p> <p>AND VALUE RECEIVED</p> <p>DESCRIBE PROPERTY TRANSFERRED</p>
<p>NAME AND ADDRESS OF INSTITUTION</p> <p>TYPE OF ACCOUNT, LAST FOUR</p> <p>DIGITS OF ACCOUNT NUMBER,</p> <p>AMOUNT AND DATE OF SALE</p> <p>BANK ATLANTIC</p> <p>NAME AND ADDRESS OF BANK</p> <p>OR OTHER DEPOSITORY</p> <p>NAME AND ADDRESSES</p> <p>DESCRIPTION</p> <p>DATE OF TRANSFER OR</p> <p>TO BOX OR DEPOSITORY</p> <p>OF CONTENTS</p> <p>SURROUNDER, IF ANY</p>	
<p>16. Safe deposit boxes</p> <p>List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year.</p> <p>17. Depositors</p> <p>List all debtors whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed, concerning the debts of the debtor or the debts of the debtor's spouse.</p> <p>18. Creditors</p> <p>List all creditors made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning spouses whether or not a joint petition is filed.)</p> <p>19. Property held for another person</p> <p>List all property owned by another person that the debtor holds or controls.</p> <p>20. Prior address of debtor</p> <p>If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during the period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.</p>	

NAME AND ADDRESS OF GOVERNMENTAL UNIT	STATUS OR DISPOSITION	DOCKET NUMBER
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE
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a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable for potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Environmental Law" means any federal, state, or local statute or regulation prohibiting, controlling, containing, or releasing of toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

For the purpose of this question, the following definitions apply:

17. Environmental Information.

NAME

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period immediately preceding the date of the case**, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

16. Spouses and Former Spouses

ADDRESS	NAME USED	NAME ANN CONNOR
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ADDRESS	NAME OF OCCUPANCY	BUFFY ANN CONNOR
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TAXPAYER IDENTIFICATION NUMBER

NAME OF PENSION FUND

None ■ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employee, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

25. Pension Funds.

TAXPAYER IDENTIFICATION NUMBER

NAME OF PARENT CORPORATION

None ■ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

24. Tax Consolidation Group.

NAME & ADDRESS	AMOUNT OF MONEY	DATE AND PURPOSE	OF WITHDRAWAL	RELATIONSHIP TO DEBTOR
----------------	-----------------	------------------	---------------	------------------------

None ■ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

NAME AND ADDRESS	DATE OF TERMINATION	TITLE
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None ■ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ■ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

22. Former partners, officers, directors and shareholders

NAME AND ADDRESS	NATURE AND PERCENTAGE	TITLE	OF STOCK OWNERSHIP
------------------	-----------------------	-------	--------------------

None ■ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None ■ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

21. Current Partners, Officers, Directors and Shareholders

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY	DATE OF INVENTORY	RECORDS
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None ■ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Debtor

BUFFY ANN CONNOR

Signature



3/1/04

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto

and that they are true and correct.

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION	
In re	BUFFY ANN CONNOR
United States Bankruptcy Court	Western District of New York
Case No.	Debtors(s)
7	Case No.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:	
a. Property to Be Surrendered.	
b. Property to Be Retained	
<p>[Check any applicable statement.]</p> <p>Property will be debt will be property is redeemed claimed as pursuant to 11 U.S.C. § 722 U.S.C. § 524(c) WACHOVIA BANK, N.A. Debtor will retain collateral and continue to make regular payments.</p>	
<p>Creditor's Name exempt U.S.C. § 722 U.S.C. § 524(c)</p> <p>Creditor's Name pursuant to 11 U.S.C. § 722 U.S.C. § 524(c)</p> <p>Debt will be reaffirmed redeemed claimed as pursuant to 11 U.S.C. § 722 U.S.C. § 524(c)</p>	
<p>1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.</p> <p>2. I intend to do the following with respect to the property of the estate which secures those consumer debts:</p> <p>a. Property to Be Surrendered.</p> <p>b. Property to Be Retained</p> <p>[Check any applicable statement.]</p> <p>Property will be debt will be property is redeemed claimed as pursuant to 11 U.S.C. § 722 U.S.C. § 524(c) WACHOVIA BANK, N.A. Debtor will retain collateral and continue to make regular payments.</p>	
<p>1. Description of Property</p> <p>2000 NISSAN XTERRA XE SPORT</p> <p>60,085 MILES</p> <p>UTILITY 4D</p> <p>EXCELLENT CONDITION</p> <p>Date 3/1/04</p>	
<p>Debt will be reaffirmed redeemed claimed as pursuant to 11 U.S.C. § 722 U.S.C. § 524(c)</p> <p>Debt will be reaffirmed redeemed claimed as pursuant to 11 U.S.C. § 722 U.S.C. § 524(c)</p> <p>Debt will be reaffirmed redeemed claimed as pursuant to 11 U.S.C. § 722 U.S.C. § 524(c)</p>	

 John D. Wieser, Esq. John D. Wieser, Esq. 2350 North Forest Road Suite 12-A Getzville, NY 14068 716-636-0273 Fax: 716-204-0430	Dated: <u>3/1/04</u>
CERTIFICATION	
I certify that the foregoing is a complete statement of any arrangement or understanding for payment to me for representation of the debtor(s) in this bankruptcy proceeding.	

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adversary hearing thereon;
 d. [Other provisions as needed]

6. I have agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 Copy of the agreement, together with a list of the people sharing in the compensation is attached.

7. The source of the compensation paid to me was:
 Debtor Other (specify): _____
 Debtor Other (specify): _____

8. The source of the compensation paid to me was:

For legal services, I have agreed to accept	\$	751.00		
Prior to the filing of this statement I have received	\$	751.00		
Balance Due	\$	0.00		

9. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

Case No.	Debtors(s)	Chapter
7		

United States Bankruptcy Court Western District of New York

Signature of Debtor

BUFFY ANN CONNORDate: 3/1/04

The above-named Debtor hereby certifies that the attached list of creditors is true and correct to the best of his/her knowledge.

VERIFICATION OF CREDITOR MATRIX

In re	Debtor(s)	Case No.	Chapter
United States Bankruptcy Court Western District of New York	BUFFY ANN CONNOR	7	

ORLANDO, FL 32896
P.O. BOX 960023
WALMART

Winterville, NC 28590
P.O. BOX 5000
WACHOVIA BANK, N.A.

Cincinnati, OH 45274
P.O. BOX 742596
T-MOBILE/VOICESTREAM

Williamsport, PA 19886
P.O. BOX 15251
DISCOVER CARD

Rochester, NY 14604
228 E. MAIN STREET, SUITE 300
CHARTER ONE AUTO FINANCE

Richmond, VA 23276
P.O. BOX 85147
CAPITAL ONE BANK